

Medicare Info On Line:

The Retiree Activities Office web page (www.tyndall.af.mil/325FW/RAO.htm) has links to many useful internet sites related to your medical care including TRICARE, Medicare, National mail order pharmacy, just to name a few. The Medicare website www.medicare.gov provides the following search and compare features:

- MEDICARE Health plans - helps comparison-shopping for a health plan to complement your Medicare coverage. It gives you a list of Managed Care Plans in your area, the costs, the benefits offered, and how the plans compare with each other.
- NURSING Home - help you compare nursing homes in your area by looking at their resident characteristics, state inspection results, and nursing staff information.
- DIALYSIS Facility - helps locate and compare dialysis services available in your area. It offers locations of dialysis facilities, shifts that start after 5 p.m., adequacy of hemodialysis, anemia management, and patient survival information.
- PARTICIPATING PHYSICIAN Directory - includes the names, addresses, and specialties of physicians participating in Medicare. These doctors are the doctors that accept Medicare assignment on Medicare claims and covered services.
- HELPFUL Contacts - helps you find the names, telephone numbers, and Internet addresses of organizations that can give you answers to general questions on Medicare, other insurance programs, Medicare billing, Medicare fraud and abuse, and health care facilities in your area.

Misleading energy savings offers:

When energy prices rise, so does advertising for a host of energy-saving products and services - including some that are overpriced or just plain bogus. That's according to Federal Trade Commission officials who warn folks to be wary of devices, gadgets and energy-saving products that promise drastic reductions in home cooling costs or extreme energy savings. For example: Read the energy-saving claims carefully and, if possible, get independent information about a product's performance. Be wary of unsolicited offers from door-to-door salespeople and high pressure personal or telephone sales pitches from contractors offering air conditioning systems, windows, roofing, and other home improvement projects. Make sure that a contractor is licensed and reputable: Ask your friends and neighbors for referrals; ask the contractor for customer references; and check out potential contractors with the Better Business Bureau, state and local consumer protection officials, and your state licensing agency. The FTC's Cooling-Off Rule gives you three business days to cancel a contract if you sign it in your home or at a location other than the contractor's permanent place of business.

For More Information, call the FTC toll-free, 1-877-FTC-HELP (1-877-382-4357) or visit www.ftc.gov, to get the free publications: Heating and Cooling Your Home, How to Buy an Energy-Efficient Home Appliance, and Home Insulation Basics: Higher R-Values = Higher Insulating Values.